

REMARKS

The Office Action dated October 31, 2007, has been received and carefully considered. In this response, claims 1, 20, 39, 58, 60 and 67 have been amended. No new matter has been added. Entry of the amendments to claims 1, 20, 39, 58, 60 and 67 is respectfully requested. Reconsideration of the outstanding objections/rejections in the present application is also respectfully requested based on the following remarks.

I. **THE OBVIOUSNESS REJECTION OF CLAIMS 1-68**

On page 6 of the Office Action, claims 1-68 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Atkins (U.S. Patent No. 5,644,727) in view of Phillip, Storms, "Using Mortgage Credit to Achieve Client Objectives." This rejection is hereby respectfully traversed.

As stated in MPEP § 2143, to establish a prima facie case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. Second, there must be a reasonable expectation of success. Finally, the prior art reference (or references when combined) must teach or suggest all the claim limitations. The teaching or suggestion to make the claimed combination and the reasonable expectation of success must both be found in the prior art, not in applicant's disclosure. *In re Vaeck*, 947 F.2d 488, 20 USPQ2d 1438 (Fed. Cir. 1991).

At the outset, Applicant objects to the Examiner's rejections to the extent they fail to accurately specify or identify the portions or features of the cited references that purportedly disclose the pending claim limitations. For example, though the Examiner generally states that "both Atkins and Phillip Storms" discloses the features of claims 5, 6, 8, 9, 10, 12, 13 and other claims, there is no specific mention of where the references disclose the corresponding features

or functionality. Thus, Applicant cannot determine what is being referred to or relied upon by the Examiner to substantiate the rejection. Accordingly, Applicant is forced to speculate and is unable to properly respond to the Examiner's contentions. Applicant requests, therefore, that these rejections be withdrawn. *See e.g., Ex parte Gambogi*, 62 U.S.P.Q.2d 1209, 1212 (Bd.Pat.App & Interf. 2001) ("Rejection of claims in patent application...must be vacated and remanded, since patent examiner...has not referred to specific portions of...cited [reference], and since rejection therefore requires both applicants and Board of Patent Appeals and Interferences to speculate....")

Although Applicant does not agree with the pending rejections, Applicant has nonetheless amended each of the independent claims to clarify the claimed systems and methods and better distinguish the cited references. For example, Applicant has amended independent claim 1 to further recite that: (a) the user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products currently held by the user, and (b) wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value.

Applicant respectfully submits that none of the cited references -- alone or in combination -- teaches or suggests any feature or functionality that even remotely comprises: (a) receiving from a user a user objective comprising a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products currently held by the user, or (b) wherein the benefit comprises a savings to the user of at least a predetermined

amount of money or other value. For at least this reason, therefore, Applicant respectfully submits that claim 1 is allowable over the cited references.

Applicant respectfully submits that each of independent claims 20, 39, 58, 60 and 67 are allowable at least for the reasons set forth above.

Claims 2-19, 21-38, 40-57, 59, 61-66 and 68 are dependent upon independent claim 1, 20, 39, 58 or 60. Thus, since independent claim 1, 20, 39, 58, 60 and 67 should be allowable as discussed above, claims 2-19, 21-38, 40-57, 59, 61-66 and 68 should also be allowable at least by virtue of their dependency on independent claim 1, 20, 39, 58 or 60. Moreover, these claims recite additional features which are not claimed, disclosed, or even suggested by the cited references taken either alone or in combination. For example, claim 68 recites the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective. Applicants respectfully submit that neither Atkins nor Philip Storms -- alone or in combination -- teach or suggest the method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

In view of the foregoing, it is respectfully requested that the aforementioned obviousness rejection of claims 1-68 be withdrawn.

II. CONCLUSION

In view of the foregoing, it is respectfully submitted that the present application is in condition for allowance, and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed telephone number, in order to expedite resolution of any issues and to expedite passage of the

present application to issue, if any comments, questions, or suggestions arise in connection with the present application.

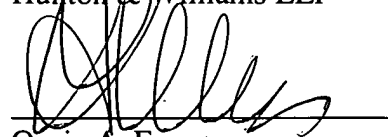
To the extent necessary, a petition for an extension of time under 37 CFR § 1.136 is hereby made.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time and new claim fees, to Deposit Account No. 50-0206, and please credit any excess fees to the same deposit account.

Respectfully submitted,

Hunton & Williams LLP

By:

A handwritten signature in black ink, appearing to read 'Ozzie A. Farres', is written over a horizontal line.

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Date: January 31, 2008

APPENDIX A

1. (Currently Amended) A method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data comprising including a user objective and a credit profile, wherein the user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products currently held by the user;

determining at least one credit financing opportunity based on the credit data and at least one predetermined decision rule, wherein the at least one credit financing opportunity comprises any number of financial products that meet the user objective;

determining if the at least one credit financing opportunity benefits the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value;

generating an output, the output comprising including: (1) a comparison of at least part of the credit profile with the at least one determined credit financing opportunity that benefits the user, and (2) the benefit received by the user if the at least one credit financing opportunity is pursued; and

providing the output to the user terminal.

2. (Original) The method according to Claim 1, further including receiving a request from the user terminal to apply for a determined credit opportunity.

3. (Original) The method according to Claim 1, where in the credit profile is comprised of a least one user credit data element, the at least one user credit data element

identifying one or more characteristics of corresponding financing previously undertaken by the user.

4. (Original) The method according to Claim 3, wherein generating the output includes generating a first level output and generating a second level output.

5. (Original) The method according to Claim 4, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

6. (Original) The method according to Claim 4, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

7. (Original) The method according to Claim 1, further comprising providing a summary of the user profile data to the user terminal.

8. (Original) The method according to Claim 3, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

9. (Original) The method according to Claim 8, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

10. (Original) The method according to Claim 3, wherein the at least one user credit data element corresponds to a least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

11. (Original) The method according to Claim 7, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding

credit.

12. (Original) The method according to Claim 1, wherein the user data further includes personal data corresponding to the user and further including the act of obtaining a credit worthiness report based on the personal data.

13. (Original) The method according to Claim 12, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

14. (Original) The method according to Claim 1, wherein a credit opportunity is considered viable if it is determined in the determining act that the user will save at least a predetermined amount of money during a predetermined time period.

15. (Original) The method according to Claim 1, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

16. (Original) The method according to Claim 1, further including receiving a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

17. (Original) The method according to Claim 16, wherein the pictorial form includes at least one of a graph and a pie chart.

18. (Original) The method according to Claim 15, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

19. (Original) The method according to Claim 1, further comprising preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

20. **(Currently Amended)** A computer readable storage medium storing computer executable instructions which, when executed, perform a method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

receiving credit data from the user terminal, the credit data comprising including a user objective and a credit profile, wherein the user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities based on the credit data and at least one predetermined decision rule, wherein the credit financing opportunities comprise at least one financial product that meets the user objective;

determining if the credit financing opportunities benefit the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value;

generating an output, the output comprising: (1) including a comparison of at least part of the credit profile with the determined credit financing opportunities that benefits the user, and (2) the benefit the user would receive if the credit financing opportunities are pursued; and

providing the output to the user terminal.

21. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes receiving a request from the user terminal to apply for a determined credit opportunity.

22. (Original) The computer readable storing medium according to Claim 20, wherein the credit profile is comprised of t least one user credit data element, the at least one user credit

data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

23. (Original) The method according to Claim 22, wherein generating the output includes generating a first level output and generating a second level output.

24. (Original) The computer readable storage medium according to Claim 23, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

25. (Original) The computer readable storage medium according to Claim 23, wherein there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

26. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes providing a summary of the user profile data to the user terminal.

27. (Original) The computer readable storage medium according to Claim 22, where the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

28. (Original) The computer readable storage medium according to Claim 27, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

29. (Original) The computer readable storage medium according to Claim 22, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

30. (Original) The computer readable storage medium according to Claim 26,

wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

31. (Original) The computer readable storage medium according to Claim 20, wherein the user data further includes personal data corresponding to the user and the method further includes the act of obtaining a credit worthiness report based on the personal data.

32. (Original) The computer readable storage medium according to Claim 31, wherein determining credit financing opportunities includes consideration of the credit worthiness of the corresponding user.

33. (Original) The computer readable storage medium according to Claim 20, wherein the credit opportunity is considered viable if it is determined that the user will save at least a predetermined amount of money during a predetermined time period.

34. (Original) The computer readable storage medium according to Claim 20, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

35. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

36. (Original) The computer readable storage medium according to Claim 35, wherein the pictorial form includes at least one of a graph and a pie chart.

37. (Original) The computer readable storage medium according to Claim 34,

wherein the predetermined decision rules further consider the user's taxation rate in determining the viable credit opportunities.

38. (Original) The computer readable storage medium according to Claim 20, wherein the method further includes preparing a list of potential financing opportunities at least partially based on opportunity data received from at least one product processor, and wherein the determined financing opportunities are selected from the prepared list.

39. (Currently Amended) An information processor in a financial processing system, the information processor coupled to at least one user terminal via a communication network, the information processor comprising:

a memory storing at least one decision rule;

a network interface coupling the information processor to the communication network;

and

a central processing unit performing the functions of:

receiving, via the network interface, credit data from the user terminal, the credit data ~~comprising including~~ a user objective and a credit profile, wherein the user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products held by the user;

determining credit financing opportunities, the determination being based on the credit data and at least one predetermined decision rule, wherein the credit financing opportunities comprising at least one financial product that meets the user objective;

determining if the credit financing opportunities benefit the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least

a predetermined amount of money or other value;

generating an output, the output comprising: (1) including a comparison of at least part of the credit profile with the determined credit financing opportunities that benefits the user, and (2) the benefit the user would receive if the credit financing opportunities are pursued; and providing the output to the user terminal.

40. (Original) The information processor according to Claim 39, further comprising a database coupled to the central processing unit, the database storing data corresponding to at least one financing opportunity.

41. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of receiving a request from the user terminal to apply for a determined credit opportunity.

42. (Original) The information processor according to Claim 39, wherein the credit profile is comprised of at least one user credit data element, the at least one user credit data element identifying one or more characteristics of corresponding financing previously undertaken by the user.

43. (Original) The information processor according to Claim 42, wherein the output is comprised of a first level output and a second level output.

44. (Original) The information processor according to Claim 43, wherein the first level output includes one or more comparisons of a determined credit opportunity with a respective one of the at least one user credit data elements.

45. (Original) The information processor according to Claim 43, where there are a plurality of credit data elements and the second output includes one or more comparisons of a determined credit opportunity with the plurality of user credit data elements.

46. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of providing a summary of the user profile data to the user terminal.

47. (Original) The information processor according to Claim 42, wherein the at least one user credit data element includes an interest rate, an outstanding balance and a monthly payment.

48. (Original) The information processor according to Claim 47, wherein the at least one user credit data element further includes an identification of whether the corresponding credit data element was issued by a provider of the financing opportunities.

49. (Original) The information processor according to Claim 42, wherein the at least one user credit data element corresponds to at least one of a credit card, a vehicle loan, a secured debt, an unsecured debt, a home equity loan and a residential mortgage.

50. (Original) The information processor according to Claim 46, wherein the summary includes at least one summary area corresponding to one of the user's credit cards, personal lines of credit, personal loans, home equity lines of credit, auto loans, unsecured credit and total outstanding credit.

51. (Original) The information processor according to Claim 39, wherein the user data further includes personal data corresponding to the user and the central processing unit further performs the function of obtaining a credit worthiness report based on the personal data.

52. (Original) The information processor according to Claim 51, wherein the determining function includes consideration of the credit worthiness of the corresponding user.

53. (Original) The information processor according to Claim 39, wherein the central processing unit considers a credit opportunity to be viable if the determining function determines

that the user will save at least a predetermined amount of money during a predetermined time period.

54. (Original) The information processor according to Claim 39, wherein the user profile data includes a state of residence and wherein the predetermined decision rules include consideration of the state of residence and current interest rates for potential financing opportunities.

55. (Original) The information processor according to Claim 39, wherein the central processing unit further performs the function of accepting a request for detailed information corresponding to a selected one of the financing opportunities and wherein at least a part of the output is provided in a substantially pictorial form.

56. (Original) The information processor according to Claim 55, wherein the pictorial form includes at least one of a graph and a pie chart.

57. (Original) The information processor according to Claim 54, wherein the predetermined decision rules further consider the user's taxation rate in determining viable credit opportunities.

58. **(Currently Amended)** A method for allowing a user of a user terminal to apply for a credit financing opportunity via a communication network, the method comprising:

receiving credit data from the user terminal, the credit data comprising including a user objective indicating that the user wishes to obtain credit and a credit profile, wherein the user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products currently held by the user;

determining potential financing products based at least in part on the credit data, wherein the potential financing products comprise at least one financial product that meets the user objective;

determining if the determined potential financing products benefit the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value;

providing a list of the determined potential financing products that benefit the user to the user terminal and a comparison of at least part of the credit profile with the determined potential financing products that benefit the user;

receiving a request from the user terminal for information corresponding to a selected one of the potential financing products that benefit the user;

providing the information to the user terminal; and

receiving a request from the user terminal to initiate an application for the selected financing product.

59. (Original) The method according to Claim 58, wherein the list of potential financing products includes:

vehicle loans;

education loans;

home improvement loans;

home purchase loans;

medical expense loans;

large event loans; and vacation loans.

60. **(Currently Amended)** A method for allowing a user of a terminal to receive

optimized information regarding a selected topic, the method comprising:

receiving input data from the user terminal, the input data comprising including a user objective and a current usage profile, wherein user objective is received from the user and comprises a designation for: (1) modifying an interest rate, (2) modifying a monthly payment, or (3) obtaining credit, loan or other financing, and the credit profile comprises at least one particular of any number of financial products currently held by the user;

querying a knowledge base regarding the input data;

retrieving operational data from the knowledge base;

determining optimized information based on the results of applying at least one predetermined decision rule to the operational data, the user objective and current usage profile, wherein the optimized information comprises at least one financial product that meets the user objective;

determining if the optimized information benefits the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value;

generating an output comprising including a comparison of at least part of the current usage profile with the determined optimized information; and

providing the output to the terminal.

61. (Original) The method of claim 60, wherein the knowledge base is connected to an electronic network.

62. (Original) The method of claim 61, wherein the output includes links to at least one other electronic site.

63. (Original) The method of claim 61, farther comprising the steps of:

querying at least one search engine concerning the input data; and processing the results of the querying of at least one search engine.

64. (Previously Presented) The method of claim 60, wherein the output includes a list of the optimized information.

65. (Previously Presented) The method of claim 1 wherein the credit profile comprises at least one loan, line of credit, credit card, secured or unsecured credit, bank or provider, interest rate, outstanding balance, monthly payment, available line of credit, balance, term, and years remaining in access period.

66. (Previously Presented) The method of claim 1 wherein the user objective comprises at least one of obtain a lower interest rate, obtain lower payments, obtain credit, or any other objective.

67. (**Currently Amended**) A method for allowing a user of a user terminal to receive credit financing opportunities, the method comprising:

presenting a user with a plurality of objectives, wherein the plurality of objectives comprises at least a lowering an interest rate selection and a lowering a monthly payment selection;

receiving credit data from the user terminal, the credit data including a user objective selection and a credit profile, wherein the user objective selection comprises the lowering an interest rate selection or the lowering a monthly payment selection and the credit profile comprises at least one interest rate or monthly payment associated with at least one financial products held by the user;

comparing the at least one interest rate or monthly payment associated with the at least one financial products held by the user with at least one financing opportunity;

determining at least one financing opportunity that meet the user objective, said determination being based on at least one predetermined decision rule;

determining if the at least one financing opportunity benefits the user in comparison to the financial products held by the user, wherein the benefit comprises a savings to the user of at least a predetermined amount of money or other value;

generating an output, the output comprising ~~including~~ a comparison of at least part of the credit profile with the at least one determined credit financing opportunity that benefits the user, the comparison demonstrating that the at least one financing opportunity that meet the user objective has a lower interest rate or lower monthly payment than the at least one financial products held by the user; and

providing the output to the user terminal.

68. (Previously Presented) The method of claim 1 wherein the benefit comprises saving the user money.